

**Amendments to the Claims**

This listing of claims will replace all prior versions and listings of claims in the application.

1-24 (canceled).

25 (currently amended). A method of centralizing check images for access by both a capture bank and a paying bank, the method comprising:

receiving at a computer system at a substantially centralized storage system a single file including the check images from the capture bank;

acquiring at the computer system at the substantially centralized storage system a cross-reference file from at least one of the paying bank and the capture bank;

using by the computer system the cross-reference file to build a paying bank specific index while maintaining by the computer system the check images and the paying bank specific index in [[a]] the substantially centralized storage system; and

rendering by the computer system the check images to the capture bank upon retrieval by the capture bank and to the paying bank only as necessary based on being retrieved by the paying bank using the paying bank specific index so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system.

26 (previously presented). The method of claim 25 wherein the acquiring of the cross-reference file further comprises receiving the cross-reference file from the paying bank.

27 (original). The method of claim 26 wherein the cross-reference file further comprises unique handles to identify the check images.

28 (original). The method of claim 27 wherein the unique handles further comprise check image management system (CIMS) keys.

29 (previously presented). The method of claim 25 wherein the rendering of the check images further comprises reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

30 (previously presented). The method of claim 26 wherein the rendering of the check images further comprises reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

31 (previously presented). The method of claim 27 wherein the rendering of the check images further comprises reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

32 (previously presented). The method of claim 28 wherein the rendering of the check images further comprises reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

33 (previously presented). The method of claim 25 wherein the rendering of the check images further comprises reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

34 (previously presented). The method of claim 26 wherein the rendering of the check images further comprises reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

35 (previously presented). The method of claim 27 wherein the rendering of the check images further comprises reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

36 (previously presented). The method of claim 28 wherein the rendering of the check images further comprises reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

37 (currently amended). A computer program product comprising computer program code for centralizing check images for access by both a capture bank and a paying bank, the computer program code further comprising:

instructions for receiving a single file at a substantially centralized storage system including the check images from the capture bank;

instructions for acquiring a cross-reference file at the substantially centralized storage system from at least one of the paying bank and the capture bank;

instructions for using the cross-reference file to build a paying bank specific index while maintaining the check images and the paying bank specific index in [[a]] the substantially centralized storage system; and

instructions for rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank only as necessary based on being retrieved by the paying bank using the paying bank specific index so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system.

38 (previously presented). The computer program product of claim 37 wherein the computer program code further comprises instructions for parsing the cross-reference file.

39 (original). The computer program product of claim 38 wherein the instructions for parsing the cross-reference file are operable to determine unique handles to identify the check images.

40 (original). The computer program product of claim 39 wherein the unique handles further comprise check image management system (CIMS) keys.

41 (previously presented). The computer program product of claim 37 wherein the instructions for the rendering of the check images further comprise instructions for reading check images from a first storage area for retrieval by the capture bank, and reading the check images from a second storage area for retrieval by the paying bank.

42 (previously presented). The computer program product of claim 38 wherein the instructions for the rendering of the check images further comprise instructions for reading check images from a first storage area for retrieval by the capture bank, and reading the check images from a second storage area for retrieval by the paying bank.

43 (previously presented). The computer program product of claim 39 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

44 (previously presented). The computer program product of claim 40 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

45 (previously presented). The computer program product of claim 37 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

46 (previously presented). The computer program product of claim 38 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

47 (previously presented). The computer program product of claim 39 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

48 (previously presented). The computer program product of claim 40 wherein the instructions for the rendering of the check images further comprise instructions for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

49 (currently amended). Apparatus for centralizing check images for access by both a capture bank and a paying bank, the apparatus comprising:

means for receiving a single file at a substantially centralized storage system including the check images from the capture bank;

means for acquiring a cross-reference file at the substantially centralized storage system from at least one of the paying bank and the capture bank;

means for using the cross-reference file to build a paying bank specific index while maintaining the check images and the paying bank specific index in [[a]] the substantially centralized storage system; and

means for rendering the check images to the capture bank upon retrieval by the capture bank and to the paying bank only as necessary based on being retrieved by the paying bank using the paying bank specific index so that the check images are accessible upon retrieval by both the capture bank and the paying bank from the substantially centralized storage system.

50 (previously presented). The apparatus of claim 49 further comprising means for reading a check image from a first storage area for retrieval by the capture bank, and reading the check image from a second storage area for retrieval by the paying bank.

51 (previously presented). The apparatus of claim 49 further comprising means for reading a check image from the same storage area for retrieval by both the capture bank and the paying bank.

52 (currently amended). A system for centralizing check images for access by both a capture bank and a paying bank, the system comprising:

- a landing zone operable to receive check images in a single file from the capture bank and information supporting a check clearing process from at least one of the capture bank and the paying bank;

- a storage layer operable to store the check images in a substantially centralized storage system and to manage databases comprising the information supporting the check clearing process and a paying bank specific index;

- computer program instructions to identify cross-reference files in the landing zone and to instantiate a parsing process at the substantially centralized storage system to parse a cross-reference file and to use the cross-reference file to build the paying bank specific index and store the paying bank specific index in the substantially centralized storage system; and

- computer program instructions to execute a loading process to store the check images in the storage layer to be retrieved from the system by both the capture bank and the paying bank based on the information supporting the check clearing process wherein the check images are rendered to the paying bank only as necessary based on being retrieved by the paying bank using the paying bank specific index.

53 (previously presented). The system of claim 52 wherein the cross-reference file is received from the paying bank.

54 (original). The system of claim 53 wherein the cross-reference file comprises unique handles identifying the check images.

55 (original). The system of claim 54 wherein the unique handles comprise check image management system (CIMS) keys.

56 (original). The system of claim 52 wherein the databases further comprise an information interchange database.

57 (original). The system of claim 56 wherein the databases further comprise a profiling database.

58 (original). The system of claim 57 wherein the databases further comprises a permissions database created using an electronic cash presentment (ECP) file received from the capture bank.

59-62 (canceled).